

## Interactive

**Interactive is a trusted intermediary on the Internet, helping to guide consumers to the best deals on millions of products and services. We also offer consumers the ability to view their credit report on line and to monitor changes to their credit records. Each month, we attract over 24 million visitors to our consumer websites.**

Experian owns a number of Internet businesses that assist consumers in securing the right deal. LowerMyBills.com, for example, helps consumers to identify the most appropriate offers on mortgages and other financial products. PriceGrabber.com provides information that compares millions of different products, from computers and cameras to clothing and furniture. ClassesUSA guides consumers to the most appropriate online education courses. These websites provide a free service that helps people to lower the cost of daily living. We earn our revenues from clients, who pay us for each sales lead we generate for them.

Experian also provides consumers with the ability to view their credit file securely over the Internet. This file contains the information that lenders see when deciding whether to give someone a loan, mortgage or credit card. Consumers can check their file at any time to ensure it accurately reflects their credit history. Regular alerts from Experian keep them in touch with changes to the file and help protect them from becoming a victim of identity theft.

### Interactive businesses

**ConsumerInfo.com**

[www.consumerinfo.com](http://www.consumerinfo.com)

**LowerMyBills.com**

[www.lowermybills.com](http://www.lowermybills.com)

**ClassesUSA**

[www.classesusa.com](http://www.classesusa.com)

**PriceGrabber.com**

[www.pricegrabber.com](http://www.pricegrabber.com)

[www.pricegrabber.co.uk](http://www.pricegrabber.co.uk)

**FreeCreditReport.com**

[www.freecreditreport.com](http://www.freecreditreport.com)

**CreditExpert**

[www.creditexpert.co.uk](http://www.creditexpert.co.uk)



## Case study



**MSN is one of the world's largest Internet portals, giving millions of people access to a range of specialist sites and services. Its financial section, MSN Money, is one of the most popular personal finance websites in the UK.**

In 2004, MSN Money became a partner for Experian's online CreditExpert service, expanding on a successful and established relationship with Experian in the United States.

CreditExpert gives consumers unlimited online access to their Experian credit report, enabling them to see the same information that financial organisations use when making decisions about lending money.

In return for a monthly subscription fee, CreditExpert users can monitor changes in their report and check that the information it contains is up to date and accurately reflects their situation. Email or text message alerts are sent to them if a significant change occurs that might indicate attempted identify fraud.

Subscribers also have access to helplines staffed by experts in credit matters and identity fraud, as well as a library of information about credit-related and identity fraud issues.

"Credit monitoring is still a relatively new concept for consumers in the UK, but with rising personal debt, soaring house prices and wide publicity around the risk of ID fraud, it is set to become part of everyday life", says Alastair Bruce, Senior Content Manager for MSN Money.

"CreditExpert is a logical extension of the services we provide through MSN Money. Visitors to our site can now learn how to take control of their credit history, which helps them to get the credit they need in future and, more importantly, guard against identity fraud."

MSN is one of several partners with whom Experian works to find new ways to spread the message about the importance of credit report monitoring. More than 2,000 websites have agreements to promote CreditExpert in the UK.



Alastair Bruce, Senior Content Manager, MSN Money

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